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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln of: Paul Gallagher et al.

U.S. Patent Application Serial  
No.: 10/727,303

U.S. Filing  
Date: December 2, 2003

For: SYSTEMS AND METHODS FOR  
IMPLEMENTING PERSON-TO-PERSON  
MONEY EXCHANGES

Attorney Docket No: 12729/102

Examiner: Jason M. Borlinghaus

Group Art Unit: 3693

Mail Stop After Final  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

TRANSMITTAL

Sir:

Attached is/are:

- Response and Amendment  
 Return Receipt Postcard

Fee calculation:

- No additional fee is required.  
 Small Entity.  
 An extension fee in an amount of \$ \_\_\_\_\_ for a \_\_\_\_\_ ( )-month extension of time under 37 C.F.R. § 1.136(a).  
 A petition or processing fee in an amount of \$ \_\_\_\_\_ under 37 C.F.R. § 1.17(\_\_\_\_\_\_).  
 An additional filing fee has been calculated as shown below:

	Claims Remaining After Amendment		Highest No. Previously Paid For	Present Extra	Small Entity		Not a Small Entity		
					Rate	Add'l Fee	or	Rate	Add'l Fee
Total		Minus			x \$25=			x \$50=	
Indep.		Minus			x \$100=			X \$200=	
First Presentation of Multiple Dep. Claim					+\$180=			+\$360=	
					Total	\$		Total	\$

Fee payment:

- A check in the amount of \$ \_\_\_\_\_ to cover the filing fee.  
 Please charge Deposit Account No. 23-1925 in the amount of \$ \_\_\_\_\_. A copy of this Transmittal is enclosed for this purpose.  
 Payment by credit card in the amount of \$ \_\_\_\_\_ (Form PTO-2038 is attached).  
 The Director is hereby authorized to charge payment of any additional filing fees required under 37 CFR § 1.16 and any patent application processing fees under 37 CFR § 1.17 associated with this paper (including any extension fee required to ensure that this paper is timely filed), or to credit any overpayment, to Deposit Account No. 23-1925.

Respectfully submitted,

Scott A. Timmerman (Reg. No. 55,678)

October 12, 2006

Date



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BHGL Ref. No. 12729/102  
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**RESPONSE AND AMENDMENT**

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Sir:

In response to the Office Action dated July 12, 2006, please enter the following response and amendment: